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| UNITED STATES BANKRUPTCY COURT District of New Jersey |
| Caption in Compliance with D.N.J. LBR 9004-1(b) Albert Russo Cn 4853 Trenton, NJ 08650 (609) 587-6888 |
| In re: Jose W Gonzalez Elena M Gonzalez Debtor(s) |



Order Filed on August 25, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 15-27562 / KCF

Hearing Date: 08/24/2016

Judge: Kathryn C. Ferguson

Chapter: 13

ORDER CONFIRMING MODIFIED CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: August 25, 2016


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

The modified plan of the debtor having been proposed to creditors, and a hearing having been held on the confirmation of such modified plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the modified plan of the above named debtor, dated 07/12/2016, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

ORDERED that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 60 months.

ORDERED that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following schedule, which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586:

\$2,900.00 PAID TO DATE

\$1,034.00 for 49 months beginning 09/01/2016

ORDERED that the case is confirmed to pay 100% dividend to general unsecured creditors.

ORDERED that the Standing Trustee shall be authorized to submit, ex-parte, an Amended Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P. 3002.

ORDERED that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

ORDERED that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

ORDERED that the Standing Trustee is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

ORDERED that the debtor(s) must obtain a loan modification by October 20, 2016.

- Creditor Ocwen, PACER claim #(no claim filed to date), will be paid outside of the Chapter 13 Plan. The Creditor must file an Amended Proof of Claim showing a zero balance due through the Plan, or withdraw the original Proof of Claim.

ORDERED as follows:

JPMorgan Chase Bank, Court Claim #13-1, received stay relief on August 23, 2016 on a 2002 Mercedes Benz and June 10, 2016 on a 2005 Land Rover; no arrears are to be paid through the chapter 13 Plan for either vehicle; creditor will be paid outside of the Chapter 13 Plan for both vehicles.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Jose W Gonzalez
Elena M Gonzalez
Debtors

Case No. 15-27562-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2016.

db/jdb +Jose W Gonzalez, Elena M Gonzalez, 378 Pittstown Road, Pittstown, NJ 08867-4110

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Alexandra T. Garcia on behalf of Creditor Ditech Financial LLC, as authorized servicer for Fannie Mae as owner and holder of account/contract originated by BANK OF AMERICA, N.A.
NJECFMAIL@mwclaw.com
Denise E. Carlon on behalf of Creditor JP Morgan Chase Bank, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor JPMorgan Chase Bank, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joan Sirkis Warren on behalf of Debtor Jose W Gonzalez joan@joanlaverylaw.com
Joan Sirkis Warren on behalf of Joint Debtor Elena M Gonzalez joan@joanlaverylaw.com
John R. Morton, Jr. on behalf of Creditor JPMorgan Chase Bank, N.A. mortonlaw.bccraig@verizon.net, donnal@mortoncraig.com, mhazlett@mortoncraig.com
Patrick O. Lacsina on behalf of Creditor Ocwen Loan Servicing LLC placsina@caplaw.net, gshasa@rasnj.com, bmusarra@rasnj.com, bkyecf@rasflaw.com

TOTAL: 9